

IFW



PATENT

Attorney Docket No. 06502.0342-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Manish KALBANDE et al.) Group Art Unit: 3628
)
Application No.: 09/867,645) Examiner: T. M. Harbeck
)
Filed: May 31, 2001)
)
For: METHODS AND SYSTEMS FOR) Confirmation No.: 7993
DELIVERY OF INFORMATION)
UPON ENROLLMENT IN AN)
INTERNET BILL PRESENTMENT)
AND PAYMENT ENVIRONMENT)

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed April 7, 2006, Applicants respond as follows:

Remarks/Arguments begin on page 2.